

**REMARKS**

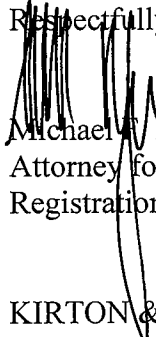
Claims 1–5, 11-15, and 22-34 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Editors. Some claims were also rejected in light of Editors plus Claus. The claims have been amended and new claims introduced to more distinctly convey the nature of the virtual financial accounts. These virtual financial accounts are both debited and credited to give guidance to a spender on where they stand in compliance with their budget. This system is especially helpful when more than one person is making expenditures and other users need to be aware of those expenditures before they make further expenditures that month. These accounts are frequently updated and when funds become available such as at the beginning of a new budgetary period, the accounts are credited with the predetermined amounts set for that budgetary category. If too many expenditures are made in one category, the balance in that category will be negative and if the users wish to not overspend their budget they will need to make less expenditures in the other categories. This type of virtual account is not set forth in Editors in view of Claus and applicant therefore respectfully requests allowance of the claims.

**CONCLUSION**

Applicants submit that the amendments made herein make the application allowable. Accordingly, Applicants requests favorable reconsideration. If the Examiner has any questions or concerns regarding this communication, the Examiner is invited to call the undersigned.

DATED this 15 day of November, 2007.

Respectfully submitted,



Michael F. Krieger  
Attorney for Applicant  
Registration No.: 35,232

KIRTON & McCONKIE  
1800 Eagle Gate Tower  
60 East South Temple  
Salt Lake City, Utah 84111  
Telephone: (801) 321-4814  
Facsimile: (801) 321-4893